

Vermont Department of Labor Unemployment Insurance

DIRECT DEPOSIT SERVICES

What is Direct Deposit? Direct Deposit is the electronic transfer of your Unemployment Insurance (UI) payment to your bank or credit union. Direct Deposit is a safe, quick and easy way to receive your UI benefits. It removes the risk of mail delays, lost or stolen checks and the time it takes for you to cash or deposit your check. When you enroll in the service, you are authorizing the agency to credit your bank or credit union account each time you file for and are entitled to receive benefits.

What information do I need to enroll?

- ⇒ Your financial institution's nine (9) digit routing number.
- ⇒ Your account number (Up to 17 digits).
- ⇒ The type of account. You can choose to deposit to a checking or statement savings account. You can find the information on your checks or contact your financial institution to verify the account information.

How do I sign up? The easiest way to enroll is by calling the Weekly Continued Claims Line at 1-800-983-2300 and selecting Option "6". The automated system will prompt you for each item of information needed. The system will repeat the information you enter for verification. Services can be started, terminated or changed at any time during a benefit year. However, IF the account or routing numbers has any letters, you must call the toll-free Claimant Assistance Line at 1-877-214-3332 to enroll in the service.

How long does it take for services to begin? Before direct deposit can begin, we must verify all information you have provided through a "pre-note" process. This process generally takes 14 days to complete. As long as all other eligibility requirements have been met, you will receive paper checks until this process is complete. If there is a problem with the information you have provided, we will notify you immediately.

When can I expect my payment to be deposited into my account? Payment will generally be available two days after we transfer it. Payments will not be transmitted on State, Federal or Banking holiday or on weekends.

What record will I receive of my UI Deposits? We will mail you a notice each week after we process your payment that will advise you payment has been made.

Can I participate in Direct Deposit if I have a joint account? Yes. However, the department IS NOT able to release UI payment information to other holders on the account.

Must my bank or credit union be located in Vermont? No. We can deposit to most any financial institution located in the United States. Before enrolling, you should confirm that your financial institution accepts Direct Deposits.

Can I deposit only a portion of my benefit payments to an account? No. If you elect to enroll in Direct Deposit services, the **full amount** of the payment will be made to a **single account** of your choice.

What do I do if I change banks or my account is closed after I have enrolled in direct deposit? You must notify us of the change to avoid delay in your UI payment. Changes to your direct deposit information can be made by calling the Weekly Continued Claims Line at 1-800-983-2300 and selecting Option "6".

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If you are interested in enrolling in Direct Deposit Services, call the Toll-Free Weekly Continued Claims Line at 1-800-983-2300. Select Option 6 and follow the step-by-step automated instructions. If your account information contains any letters, you will need to call the claimant assistance line at 1-877-214-3332. You will need to have the following information before calling.

THIS IS ONLY A WORKSHEET - DO NOT RETURN THIS FORM.

- 1) Your Social Security Number
- 2) Your Account Routing Number (9 Digits)
- 3) Your Account Number (Up to 17 digits)
- 4) Type of Account ☐ Checking ☐ **Statement Savings***

***Statement Savings Information** - Location of account information for a Statement Savings Account may vary. Contact your financial institution to verify or obtain the account and routing numbers. Not all Statement Savings deposit slips have this information.

SAMPLE CHECK - Below is a sample check to show where the account and routing numbers are located on a personal check.

Your Name		1234	
Your Address			
Your City, State, Zip		DATE _____	
PAY TO THE ORDER OF _____		\$ <input type="text"/>	
Your Bank Name			
Bank City, State			
MEMO _____			
1:123456780 1:		11000123456" 1234	
9 DIGIT ROUTING NUMBER		ACCOUNT NUMBER CHECK NUMBER	

**Please call the
Claimant Assistance Line
toll-free at
1-877-214-3332
if you have any questions.**

By requesting this service, you hereby authorize the Vermont Department of Labor to initiate automatic direct deposit of your benefit payments to the account and financial institution indicated above. This authority will remain in affect for the duration of the current benefit year, unless the department is otherwise notified. Direct deposit services must be reapplied for each benefit year.

All direct deposits must go through a "prenote" process with your bank or credit union to verify that the account and routing information you have provided is correct. Upon account verification, you can expect the first deposit of your benefit payments to occur approximately 14 calendar days after the initial request, provided you are otherwise eligible to receive benefits. Until the prenote process has been completed, you will receive a paper check each time you file your Weekly Claim for benefits, provided you are otherwise eligible to receive benefits.

The Vermont Department of Labor will not be responsible for any incorrect account information you have provided. It is your responsibility to assure the information you have provided is true and correct. All direct deposit transactions must be made to an account held either solely or jointly by you. The department will not allow deposits to a third party account.